

WALL STREET NEWS

Market Irregular at Close of Dull Saturday.

DECREASE IN BANK STATEMENT

Surplus Reserve Remains Extraordinarily Large for This Season of Year—Gains of Week Offset by Subsequent Losses—Trading Shows No Initiative—Bonds Are Active.

New York, Aug. 20.—The London market was closed to-day. In the local market it was one of the duller of the many dull Saturday sessions this summer. Trading showed no initiative and the market tendency, the bulk of the transactions probably represented nothing more important than the evening of speculative accounts at the end of the week. At the close the market was irregular with fractional advance and fractional declines on the day about equal.

The indisposition to make new speculative commitments on the short side was increased by the resistance which the market offered to selling pressure yesterday and again in the early trading to-day, and there was no new development to stimulate renewed activity on the long side. The bank statement, published after the close of the market, showed, as was expected, a decrease reserve and an expansion in loans.

Statement Shows Decrease.

The statement of actual conditions at the end of the week showed a decrease of \$5,000,000 in the surplus reserve and an expansion of \$10,000,000 in loans. The surplus reserve remained, however, above \$50,000,000, which is extraordinarily large for the season of the year. Sterling exchange rates again advanced, the closing quotation for demand sterling being 4.85, or very close to the parity of exchange of the week, at practically the same level as at the close last week.

Gains of more than \$2 a share, on the average, on Tuesday and Wednesday were offset by losses subsequently. At the high price of the market active speculative shares showed such gains from the low prices in July 26 as 19 points in Union Pacific, 14 in Southern Pacific, and 12 each in United States Steel common and Amalgamated Copper. These gains had been made in a practically continuous advance, covering a period of three weeks, and it was only natural that such an unusual recovery should stimulate a great amount of profit-taking. A feature of this profit-taking was the selling of stocks for the account of London, which bought very heavily at the low prices prevailing more than three weeks ago.

Bonds Are Active.

In bonds, the tendency was toward increased activity and strength. A small issue of railroad bonds was placed with bankers, and the speedy sale of a block of New York State canal bonds held out hope that investors who turned from high-grade bonds to issues of higher income yield last year were beginning to revert to old favorite investments. The crop news of the week was favorable, almost without exception, and stimulated an expansion in business, particularly in the West and Northwest.

The principal unfavorable development of the week was the government's figures on exports and imports for the month of July, showing an excess of imports for the fourth time this year. The only other important exception to the generally favorable news was contained in disquieting news from an important department of trade, but it is known positively that bankers have canvassed this situation very thoroughly, and that no wide trouble may be expected from it.

NEW YORK MONEY.

New York, Aug. 20.—Money on call was nominally 1/2 per cent to-day. During the week the market was uniformly easy, 7/8 and 1 per cent representing the range of rates. On Monday loans were made at 1/2 and 1/4 per cent; Tuesday, 1/2 and 1/4; Wednesday and Thursday, 1/2 and 1/4; and Friday, 1/2 and 1/4.

Time money during the week was quoted somewhat lower, but it proved no great attraction to borrowers, and business done was of moderate size. Rate, 2 1/2 per cent for sixty days; 3 1/2 per cent for ninety days; 4 1/4 per cent for three months; 4 1/2 per cent for six months.

BOSTON COPPER STOCKS.

Quotations furnished by W. B. Hibbs & Co., members of the New York Stock Exchange, Hibbs Building, Boston, Mass.

MISCELLANEOUS BONDS.

New York, Aug. 20.—Miscellaneous bond quotations.

WASHINGTON CATTLE MARKET.

CATTLE—Extra, per cwt, 6.50; market, 6.00; do, common, 5.50; do, 5.00; do, 4.50; do, 4.00; do, 3.50; do, 3.00; do, 2.50; do, 2.00; do, 1.50; do, 1.00; do, .75; do, .50; do, .25.

PRICE CHANGES FOR THE WEEK

Washington Stock Exchange.

Table with columns: Amount, Bonds, Open, High, Low, Close. Lists various stock prices.

NEW YORK STOCK MARKET.

Table with columns: Amount, Bonds, Open, High, Low, Close. Lists various stock prices.

RAILROADS.

Table with columns: Name, Open, High, Low, Close. Lists railroad stock prices.

INDUSTRIALS.

Table with columns: Name, Open, High, Low, Close. Lists industrial stock prices.

CURB MARKET.

Table with columns: Name, Bid, Asked. Lists various commodity prices.

GOVERNMENT BONDS.

Table with columns: Name, Bid, Asked. Lists government bond prices.

GRAIN AND PROVISIONS.

Table with columns: Name, Bid, Asked. Lists grain and provision prices.

CORNS—Prices were sharply lower, owing to a continuation of favorable weather conditions over the entire corn belt.

Table with columns: Name, Bid, Asked. Lists corn prices.

WHEAT—Prices were higher, owing to a continuation of favorable weather conditions over the entire wheat belt.

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EASTERN SHORE LAND OF PLENTY

Its Water Fronts Become Rich Men's Homes.

A NEW FARMING ERA DAWNS

Great Social Changes and Tremendous Agricultural Progress Follow Advent of Capital and Business Acumen—Automobile Drives Out Horse and Launch Displaces Boat.

By J. CLINTON RANSOM.

The opening of a ferry service between Cambridge and Annapolis, Md., with connections between Annapolis and this city over the Washington, Baltimore and Annapolis Electric Railroad, has aroused new interest in the Eastern Shore of Maryland.

The probability of a large passenger service between Washington and Cambridge with a possible development of freight service between the two points, gives to the situation thus formed large importance in this city. This is particularly so in that the Chamber of Commerce is, through one of its committees, giving what aid it can to the project of building up trade between Washington and the Eastern Shore.

The Choptank River is a great avenue of commerce. Its banks are dotted with large and fertile farms, with growing towns and the summer homes of wealthy men who have sought out its salubrious shores for quiet and healthful passing of the heated term away from the big cities.

Changes Old Customs. This movement of wealthy people to the Eastern Shore of Maryland and the purchase of the old estates along the water fronts in Talbot, Dorchester, and Caroline counties has completely revolutionized agriculture and the customs of the people there in the last ten years. Agriculture thrives as it never did in the golden time, when crabs have been established there, and the farmers are no longer left to the tender mercies of the commission merchant in the distant markets of the big cities.

The best of the fruits and other products of the soil go to the markets of Philadelphia and New York under contracts usually signed in the month of February before they are grown, and signed in the farm offices on the Eastern Shore, often at the farmer's own price, as the buyer has now to deal with a business man who knows the price of commodities and the chances of production.

The inferior grades of fruit and produce are disposed of to the canners also under contract at good prices. Wheat is inspected on the Eastern Shore and sold at Chicago prices. Farmers on the Eastern Shore are growing rich. They have eliminated the middle man and sell their hand to the best advantage to themselves.

Region About Easton.

A recent trip to Easton and rides overland by automobile through Talbot County and along its shores in a steam launch shows the same conditions. All the farms upon both shores of the four rivers and the countless creeks, coves, and inlets which indent the Chesapeake shore line have been bought up by well-to-do families, who are farming for profit and spending portions of every year gaining better health, and dashing over the waters of the Choptank, Treed-Avon, Miles, and Wye rivers in their steam launches. The gasoline boat has literally driven the old cat boat from the waters of Eastern Maryland, and the gasoline buggy has pretty nearly displaced the horse on the county roads.

On Peach Blossom Creek, one of the tributaries of the Treed-Avon River, W. E. Shannon and Ray Middaugh, Washington builders, have pitched their summer homes. Each owns a snug little farm down there, and each has his family settled there every summer amid the pleasures and plenty of that garden spot of the Maryland-Delaware peninsula.

Northerner Comes in Winter. While the Washingtonians spend the summer there, one of their nearest neighbors is the possessor of a 250-acre farm. She is the daughter of a wealthy Milwaukee business man, and it was in the old house now supplied by a new one that she was nursed back to robust health several years ago, when doctors had despaired and relatives had nearly lost hope. She spends the winter on the Eastern Shore and the summer with her father in Milwaukee. Other Wisconsin families have followed the pioneer to the water front of Talbot County and spend the winter months there.

Lake Shipments Increase. The total June shipments of merchandise in the Great Lakes were 13,602,516 gross tons, and exceeded the June of 1907, shipments by over 5 per cent, and the 1909 shipments by over 33 per cent, while the six months' shipments for the present year are 38,485,065 gross tons, showing an equally favorable development. The large gain is due primarily to the heavier shipments of iron ore from the Lake Superior producing region, the monthly total for the first time exceeding the seven-million mark.

Baltimore Grain Market. Baltimore, Aug. 20.—WHEAT—Stock in elevators, 1,287,738 bushels; shipments from elevators, 1,339 bushels. Sales of cargoes on grade at 1.05 for No. 2 red, 1.04 for No. 3 red, 98c for special big steamer. No. 2 red, 97c for stock steamer No. 2 red, 96c for stock steamer No. 3 red, 95c for stock steamer No. 4 red, 94c for stock steamer No. 5 red, 93c for stock steamer No. 6 red, 92c for stock steamer No. 7 red, 91c for stock steamer No. 8 red, 90c for stock steamer No. 9 red, 89c for stock steamer No. 10 red, 88c for stock steamer No. 11 red, 87c for stock steamer No. 12 red, 86c for stock steamer No. 13 red, 85c for stock steamer No. 14 red, 84c for stock steamer No. 15 red, 83c for stock steamer No. 16 red, 82c for stock steamer No. 17 red, 81c for stock steamer No. 18 red, 80c for stock steamer No. 19 red, 79c for stock steamer No. 20 red, 78c for stock steamer No. 21 red, 77c for stock steamer No. 22 red, 76c for stock steamer No. 23 red, 75c for stock steamer No. 24 red, 74c for stock steamer No. 25 red, 73c for stock steamer No. 26 red, 72c for stock steamer No. 27 red, 71c for stock steamer No. 28 red, 70c for stock steamer No. 29 red, 69c for stock steamer No. 30 red, 68c for 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